

Exhibit 18
(Redacted)
(Previously Filed Under Seal as Dkt. 437)

Message

From: Oliver Clark [OliverClark@fico.com]
Sent: 4/1/2015 6:59:06 AM
To: Richard Lagerweij [richardlagerweij@fico.com]
Subject: FW: Decision Simulator Proposal
Attachments: FICO_ChubbInsurance_DecisionSimulator_Issued010415docx.docx
Importance: High

Tactical error – too high and scoped to UK only. Better to start lower and with a per-application scope.

From: Andy Moffat
Sent: 01 April 2015 11:07
To: htonkin@chubb.com
Cc: davidgibbs@chubb.com; Mark Collingwood; Oliver Clark; Larry Jacobson
Subject: Decision Simulator Proposal
Importance: High

Hi Hamish,

Please see the attached proposal for the licensing costs and associated training for Decision Simulator. The prices are heavily discounted in line with the existing Blaze contract. No additional Blaze license(s) are needed as it is covered within the overall global Blaze ELA.

Happy to talk through / organise a call if needed?

Kind regards

Andy

Andy Moffat
Senior Account Executive

FICO

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EXHIBIT

18





Subject: Decision Simulator
Distribution: Hamish Tonkin (Chubb Insurance)
 David Gibbs (Chubb Insurance)
 Larry Jacobson (FICO)
 Mark Collingwood (FICO)
 Oliver Clark (FICO)
Date: 1st April 2015
Author: Andy Moffat (FICO)

(A) Introduction

This document is FICO's proposal for the provision for Decision Simulator within FICO Blaze Advisor. Below are the requirements and costs.

Chubb Europe, are embarking on a project to systematise their corporate property insurance spreadsheets, with Blaze Advisor positioned as the tool in which to do this.

(B) Project Requirements

- Decision Simulator to be included in existing Blaze ELA contract
- Decision Simulator training

(C) Costs

For the provision of a regional (UK) license for the use of Decision Simulator and the associated training course.

Service	Cost
Decision Simulator UK license	
Decision Simulator Training (DSA – 1.5 days)*	
<i>*Assuming that Chubb have already had Blaze Fundamentals and RMA training.</i>	

All prices valid for 30 days only.

(D) Next Steps

Following confirmation of Chubb Insurance's decision on how best to proceed, FICO will provide a short contract for review.

Should you have any questions on this offer, please do not hesitate to contact:

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